

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1. (Original) A data card display system, comprising:
a data card having an identifying element thereon associated with a debit account in order to electronically identify the account and conduct transactions against the account; and
a card carrier for holding the data card for display, the card carrier having an identifying element associated with the account in order to electronically identify the account and activate the account for use by the cardholder, the card carrier identifying element arranged in order to prevent use for conducting transactions against the account.
2. (Original) The display system as in claim 1, wherein the data card is selected from the group consisting of a debit card, stored value card, gift card or credit card, wherein the data card is to be removed from the card carrier after activated, and wherein the card carrier is arranged to have its identifying element electronically read prior to removal of the data card.
3. (Original) The display system of claim 2, wherein the card carrier is constructed so that its identifying element is physically altered when the data card is removed.
4. (Original) The display system of claim 2, wherein the identifying element on the card carrier and the identifying element on the data card each have information therein that distinguish the card carrier from the data card.
5. (Original) A presentation instrument and carrier assembly, comprising:
a presentation instrument associated with a debit account; and
a carrier for holding the instrument for display prior to purchase of the presentation instrument by a customer;

wherein the presentation instrument and the carrier each have an account identifier thereon for electronically identifying the debit account, the account identifier on the presentation instrument for conducting transactions against the debit account once the account has been activated, and the identifying element on the carrier for activating the account but not permitting transactions against the account.

6. (Original) The assembly as in claim 5, wherein the account identifier is to be read by a terminal, which terminal may be used to either activate the account or conduct transactions against the account, and wherein the account identifier has information associated therewith in order to determine whether the account identifier being read is on the presentation instrument or on the associated carrier.

7. (Original) The assembly as in claim 6, wherein the account has associated therewith first and second sub account numbers, the account identifier associated with the carrier being the first sub account number and wherein the account identifier associated with the presentation instrument being the second sub account number, and wherein use of the first sub account number permits the account to be activated, and wherein use of the second account number permits transactions against the account.

8. (Original) The assembly as in claim 5, wherein the presentation instrument is to be removed from the carrier prior to being used to conduct transactions, and wherein the account identifier on the carrier is arranged to be physically altered when the presentation instrument is removed from the carrier.

9. (Original) The assembly as in claim 5, wherein the presentation instrument is a card.

10. (Original) The assembly as in claim 9, wherein the card is a prepaid gift card.

11. (Original) The assembly as in claim 9, wherein the account identifier on the carrier comprises a magnetic stripe, and wherein the carrier is constructed so that when the card is separated from the carrier, the magnetic stripe is altered.

12. (Original) The assembly as in claim 11, wherein the magnetic stripe is altered by physically tearing the magnetic stripe.

13. (Original) The assembly as in claim 9, wherein the account identifier on the carrier comprises magnetic stripe with account information thereon, wherein the magnetic stripe further comprises identifying information thereon for identifying whether the magnetic stripe is associated with the card or with the carrier.

14. (Original) The assembly as in claim 5, wherein the account identifier on the presentation instrument and the account identifier on the carrier each have information associated with the debit account, and wherein the information on each is the same.

15. (Original) The assembly as in claim 5, wherein the account identifier on the presentation instrument and the account identifier on the carrier each have information associated with the debit account, and wherein the information on each is different.

16. (Original) A system for activating a data card and for conducting transactions against a debit account associated with the card, wherein the card is packaged with a card carrier prior to being activated, the system comprising:

first account identifying means associated with the card for being electronically read in order to identify the account and thereby conduct transactions against the account; and

second account identifying means associated with the card carrier for being electronically read in order to identify the account and thereby activate the account for use by the cardholder, the second account identifying means not useable for conducting transactions against the account.

17. (Original) Apparatus for holding a presentation instrument for display, comprising:

a carrier for supporting the presentation instrument; and
an identifying element on the carrier, the identifying element for being electronically read in order to activate the presentation instrument, the identifying element arranged to be altered when the presentation instrument is removed from the carrier.

18. (Original) A method for establishing a data card account, wherein the data card is assembled with a card carrier prior to activation for a card holder, the method comprising:

providing an account identifier on the data card for being electronically read in order to identify the data card and a financial account associated with the data card, and thereby conduct transactions against the account; and

providing an account identifier on the card carrier for being electronically read in order to activate the account but to not permit transactions to be conducted against the account.

19. (Original) A method for activating and using a debit card, wherein the debit card is packaged with a card carrier prior to being activated and being used to conduct transactions against a debit account, and wherein the debit account is managed at a database management system, the method comprising:

electronically reading the card carrier to provide a first sub account identifier associated with the account;

providing the first sub account identifier to the database management system in order to activate the account;

electronically reading the debit card to provide a second sub account identifier associated with the account; and

providing the second sub account identifier along with transaction data in order to conduct transactions against the account.

20. (Original) A system for use with a gift card account, wherein the gift card account is accessed by electronically reading an account identifier on a gift card, comprising:

a card carrier for display of the gift card prior to activation for the card holder;
an account identifier on the card carrier; and
one or more terminals for reading the account identifier on the card carrier and the account identifier on the gift card;
wherein the account identifier on the card carrier is arranged to permit activation of the gift card account but not to conduct transactions against the gift card account.

21. (Original) The system as in claim 20, further comprising:
a database for storing data relating to the account identifier on the card carrier and relating to the account identifier on the gift card; and
a database management system for receiving the account identifier read at the terminals and comparing such account identifiers to the data stored in the database.

22. (New) A presentation instrument assembly, comprising:
a first portion; and
a second portion removably attached to the first portion;
wherein the first portion and the second portion each have an account identifier thereon for electronically identifying a stored value account, the account identifier on the first portion for conducting transactions against the stored value account, and the account identifier on the second portion for associating a stored value amount with the account.

23. (New) The assembly of claim 22, wherein the account identifier on the second portion may be used to activate the account when associating a stored value amount with the account.

24. (New) The assembly of claim 23, wherein the first portion comprises a presentation instrument.

25. (New) The assembly of claim 24, wherein the presentation instrument is a gift card to be purchased by one person for a second person, and wherein the stored value account is a gift card account.

26. (New) The assembly of claim 25, wherein the account identifier on the second portion may be used to load funds into the account when associating a stored value amount with the account, and wherein the loading of funds may occur after the identifier on the first portion has been used to conduct transactions.

27. (New) The assembly of claim 26, wherein the first and second portions are formed from a single sheet of material, with perforations between the first and second portions used to separate the first and second portions after activation of the stored value account.

28. (New) The assembly of claim 27, wherein the sheet of material is plastic.

29. (New) The assembly of claim 28, wherein the second portion is a card carrier for use in displaying the gift card at a retail location.

30. (New) The assembly of claim 25, wherein the assembly is configured for purchase of the gift card and activation of the account while the first and second portions are attached, where the second portion is configured for separation from the first portion after purchase, and where the second portion is configured to add additional value to the stored value account after being removed from the first portion.